Beneficial®
Member HSBC Group

HFC®
Member HSBC Group

11/16/2012

Re: Account #[redacted]1706

ADRIANE M LIVERS
RONALD LIVERS
413 TUDOR ROAD
COLLEGEVILLE, PA 19426

Property Location:
413 TUDOR ROAD
COLLEGEVILLE, PA 19426

Subject: ACCOUNT ADJUSTMENT

Dear Valued Customer:

This notice is being sent to inform you of an adjustment to the above referenced account. In accordance with the terms of your Pay Right Rewards Program, your account has qualified for a reduction of your interest rate in the amount of 0.25%.

Effective with your 12/19/2012 payment, your interest rate will change from 6.00% to 5.75%. Your payments will change from $1197.22 to $1179.37. The total monthly amount due, which may include escrow, optional insurance products, advances for delinquent taxes or lender placed insurance (if applicable), is $1179.37.

If you have any questions regarding this matter, please contact the Bankruptcy Department at 800-679-9896 during normal business hours.

Sincerely,

Beneficial/HFC- Members HSBC Group

Esta carta contiene información importante sobre su cuenta y podría requerir su atención. Si tiene alguna pregunta y desea hablar en Español con un empleado, sírvase comunicarse con nosotros al (800) 679-9896, marque el número 2, durante nuestras horas de oficina normales.

THIS IS AN ATTEMPT TO COLLECT A DEBT BY A DEBT COLLECTOR AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE. *

* PLEASE NOTE THIS STATEMENT DOES NOT APPLY TO YOU IF YOU FILED A BANKRUPTCY PETITION AND RECEIVED A DISCHARGE OF YOUR PERSONAL LIABILITY FOR THE OBLIGATION IDENTIFIED IN THIS LETTER, OR THERE IS AN AUTOMATIC STAY CURRENTLY IN EFFECT AS A RESULT OF AN ACTIVE BANKRUPTCY CASE. IN EITHER CASE, THIS NOTICE IS BEING PROVIDED FOR INFORMATIONAL PURPOSES ONLY, AND IS NOT A DEMAND FOR PAYMENT. PLEASE ALSO NOTE THAT HSBC MORTGAGE CORPORATION (USA) OR BENEFICIAL/HFC RETAINS A SECURITY INTEREST IN THE PROPERTY IDENTIFIED IN THIS LETTER.

LIMITED POWER OF ATTORNEY

The companies listed on the attached Schedule I, (each the "Company"), hereby authorize National Bankruptcy Services, LLC to be the Company's attorney-in-fact to execute and file proofs of claim and supplements to proofs of claim on the Company's behalf.

This Limited Power of Attorney shall be governed by and construed in accordance with the laws of the State of Illinois and expires on December 31, 2012, unless previously revoked by the Company.

Any photocopy or other reproduction of this Limited Power of Attorney may be used, accepted and relied upon in lieu of the original hereof for the purpose of recording, filing or otherwise utilizing the same.

IN WITNESS WHEREOF, the Company has caused this Limited Power of Attorney to be executed by its duly authorized representative this 17 day of April, 2012

On Behalf of the Companies listed on
Schedule I hereto

By: Marilyn Alfaro

Name: Marilyn Alfaro

Title: Vice President and Asst. Secretary, Administrative Services Division

STATE OF Illinois) ss:

COUNTY OF Dupage)

On the 17 day of April in the year 20 12 before me, the undersigned, a Notary Public in and for said State, personally appeared Marilyn Alfaro, personally known to be or proved to me on the basis of satisfactory evidence to be the individual whose name is subscribed to the within instrument and acknowledged to me that he/she executed the same in his/her capacity, and that by his/her signature on the instrument, the individual, or the person on behalf of which the individual acted, executed the instrument.

OFFICIAL SEAL
MICHELLE CARUSO
NOTARY PUBLIC - STATE OF ILLINOIS
MY COMMISSION EXPIRES:10/07/13

Michelle Caruso
Notary Public

Schedule I

Beneficial Consumer Discount Company, a Pennsylvania corporation

Beneficial Consumer Discount Company, a Pennsylvania corporation, doing business as Beneficial Mortgage Co. of Pennsylvania

Beneficial Credit Services Inc., a Delaware corporation

Beneficial Florida Inc., a Delaware corporation

Beneficial Florida Inc., a Delaware corporation, successor by merger to Beneficial Mortgage Co. of Florida

Beneficial Homeowner Service Corporation, a Delaware corporation

Beneficial Kentucky Inc., a Delaware corporation

Beneficial Kentucky Inc., a Delaware corporation, doing business as Beneficial Mortgage Co. of Kentucky

Beneficial Loan & Thrift Co., a Minnesota corporation

Beneficial Loan & Thrift Co., a Minnesota corporation, doing business as Beneficial Mortgage Co.

Beneficial Louisiana Inc., a Delaware corporation

Beneficial Louisiana Inc., a Delaware corporation, successor by merger to Beneficial Mortgage Co. of Louisiana

Beneficial Maine Inc., a Delaware corporation

Beneficial Massachusetts Inc., a Delaware corporation

Beneficial Michigan Inc., a Delaware corporation

Beneficial Mortgage Corporation, a Delaware corporation

Beneficial Mortgage Corporation, a Delaware corporation, successor by merger to Beneficial Mortgage Co. of California

Beneficial New Hampshire Inc., a Delaware corporation

Beneficial New Hampshire Inc., a Delaware corporation, successor by merger to Beneficial Mortgage Co. of New Hampshire

Beneficial Oregon Inc., a Delaware corporation

Beneficial Oregon Inc., a Delaware corporation, doing business as Beneficial Mortgage Co. of Oregon

Beneficial Oregon Inc., a Delaware corporation, doing business as Beneficial Mortgage Co.
Beneficial Rhode Island Inc., a Delaware corporation

Beneficial Rhode Island Inc., a Delaware corporation, successor by merger to Beneficial Mortgage Co. of Rhode Island

Beneficial South Dakota Inc., a Delaware corporation

Beneficial Tennessee Inc., a Tennessee corporation

Beneficial Tennessee Inc., a Tennessee corporation, doing business as Beneficial Credit Services of Tennessee

Beneficial West Virginia Inc., a West Virginia corporation

Beneficial West Virginia Inc., a West Virginia corporation, doing business as Beneficial Credit Services of West Virginia

Beneficial Wyoming Inc., a Wyoming corporation

Beneficial Wyoming Inc., a Wyoming corporation, doing business as Beneficial Mortgage Co. of Wyoming

Capital Financial Services Inc., a Nevada corporation

Capital Financial Services Inc., a Nevada corporation doing business as CFSI, Inc.

Capital Financial Services Inc., a Nevada corporation doing business as CFSI

Capital Financial Services Inc., a Nevada corporation doing business as Capital Financial Services No. 1, Inc.

Capital Financial Services Inc., a Nevada corporation doing business as Capital Financial Services I, Inc.

Capital Financial Services Inc., a Nevada corporation doing business as HB Financial Services, Inc.

Capital Financial Services Inc., a Nevada corporation doing business as HB Financial Services

Capital Financial Services Inc., a Nevada corporation doing business as Capital Financial Services of Michigan, Inc.

Capital Financial Services Inc., a Nevada corporation doing business as Capital Financial Services of Nevada

Capital Financial Services Inc., a Nevada corporation doing business as Capital Financial Services Inc., a Corporation of Nevada

Decision One Mortgage Company, LLC, a North Carolina limited liability company

Household Finance Consumer Discount Company, a Pennsylvania Corporation

Household Finance Corporation II, a Delaware corporation

Household Finance Corporation II, a Delaware corporation doing business as Household Mortgage Company

Household Finance Corporation II, a Delaware corporation doing business as Household Finance Mortgage Company

Household Finance Corporation III, a Delaware corporation

Household Finance Corporation III, a Delaware corporation, doing business as HSBC Mortgage

Household Finance Corporation III, a Delaware corporation, doing business as HFC Mortgage of Nebraska

Household Finance Corporation of Alabama, an Alabama corporation

Household Finance Corporation of California, a Delaware corporation

Household Finance Corporation of Nevada, a Delaware corporation

Household Finance Corporation of West Virginia, a West Virginia corporation

Household Finance Industrial Loan Company of Iowa, an Iowa corporation

Household Finance Industrial Loan Company, a Washington corporation

Household Finance Realty Corporation of Nevada, a Delaware corporation

Household Finance Realty Corporation of New York, a Delaware corporation

Household Financial Center Inc., a Tennessee corporation

Household Industrial Finance Company, a Minnesota corporation

Household Realty Corporation, a Delaware corporation

Household Realty Corporation, a Delaware corporation, doing business as Household Realty Corporation of Virginia

HSBC Credit Center, Inc., a Delaware corporation, formerly known as Beneficial Mortgage Services, Inc.

HSBC Mortgage Services Inc., a Delaware corporation, formerly known as Household Financial Services, Inc.

HSBC Mortgage Services Inc., a Delaware corporation, formerly known as Household Financial Services, Inc., doing business as Household Mortgage Services

Mortgage One Corporation, a Delaware corporation

Mortgage One Corporation, a Delaware corporation, doing business as Household Corporation of Arizona

Mortgage One Corporation, a Missouri corporation doing business as HFC Mortgage Corporation